



Order Filed on December 4, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

**ALBERT RUSSO
CN 4853
TRENTON, NEW JERSEY 08650
(609) 587-6888**

STANDING CHAPTER 13 TRUSTEE

In Re:

**AMANDA M. KAROLEWICZ
DARREN KAROLEWICZ
Debtor(s)**

Case No.: 19-23618 CMG

Hearing: 11/20/19

Judge Christine M. Gravelle

**ORDER RESOLVING TRUSTEE'S OBJECTION
TO DEBTOR'S CLAIM OF EXEMPTIONS**

The relief set forth on the following pages, numbered two (2), is ORDERED.

DATED: December 4, 2019

A handwritten signature in cursive script, reading "Christine M. Gravelle", written in black ink.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

THIS MATTER, having come before the Court on Trustee's objection to debtors' claim of exemptions on Amended Schedule C, Doc #36; and it appearing that an excessive exemption was taken on Amended Schedule C under 11 U.S.C. §522 (d)(5); and no response was filed on Trustee's objection; and, this Order being submitted pursuant to D.N.J. LBR 9072-1(d), (7 Day Rule); and, no objection being received thereon; and, for good cause shown;

IT IS HEREBY ORDERED that:

1. Debtors' exemptions claimed in Amended Schedule C (Doc #36) under 11 U.S.C. §522 (d)(5) exceed the statutory limits by \$20,252.70. The debtors are limited to exemptions claimed under this Code section to \$2,650.00.
2. In addition, Debtors improperly claimed 100% of the market value (\$26,069.85) in the AXA 401 K under 11 U.S.C. §522 (d)(5). This is the incorrect section under the Code to exempt this asset.

In re:
Amanda M. Karolewicz
Darren Karolewicz
Debtors

Case No. 19-23618-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.
db/jdb Amanda M. Karolewicz, Darren Karolewicz, 23 Wittenberg Dr, Fords, NJ 08863-1214

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company LLC., servicer for CAB
EAST LLC ecfdmail@mortoncraig.com, mortoncraigecef@gmail.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Robert J. Malloy on behalf of Creditor CJFCU ecf.rjmalloylaw@gmail.com
Steven J Sico on behalf of Joint Debtor Darren Karolewicz sjs@stevensico.com,
stevensico@gmail.com
Steven J Sico on behalf of Debtor Amanda M. Karolewicz sjs@stevensico.com, stevensico@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8